



Order Filed on November 19, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 19106
215-627-1322
dcarlon@kmlawgroup.com
Attorneys for Secured Creditor
PNC Bank, National Association

In Re:

Martin Labowicz
Noelle Labowicz

Debtors

Case No.: 24-12474 MEH

Adv. No.:

Hearing Date: 11/19/2024 @ 9:00 a.m.

Judge: Mark E. Hall

**ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: November 19, 2024

A handwritten signature in black ink, appearing to read "Mark E. Hall", written over a horizontal line.

Honorable Mark E. Hall
United States Bankruptcy Judge

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Debtors: Martin Labowicz & Noelle Labowicz

Case No: 24-12474 MEH

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC Bank, National Association, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 3 Laurel Ct, Hamilton Twsp, NJ, 08690, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Robert Swan, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 6, 2024, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due September 2024 through November 2024 for a total post-petition default of \$4,070.10 (3 @ \$1,774.02 less suspense \$1,251.96); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtors shall make a payment of \$775.00 directly to Secured Creditor no later than November 13, 2024, and \$1,000.00 no later than November 27, 2024; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$2,295.10 will be no later than December 31, 2024; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume December 2024, directly to Secured Creditor (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$199.00 for filing fees, totaling \$549.00, which is to be paid through Debtor's Chapter 13 plan; and the motion is hereby resolved.